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ABSTRACT

This paper summarizes a collection of papers in a special issue that examines what resources and capabilities parents likely to be affected by Temporary Assistance for Needy Families have; whether these parents are likely to be good parents; the nature of parents' relationships and whether they will be able to cooperate in raising their children; whether greater father involvement is good for mothers and children; the nature of local policy and labor market environments; how 1996 the Personal Responsibility and Work Opportunity Reconciliation Act is being implemented; and supports available to families outside welfare. Papers are based on data from a new study of "Fragile Families and Child Well-Being," which follows a new birth cohort of 4,700 children in 20 cities nationwide. These papers examine data collected from parents at birth in Austin, Texas; Baltimore, Maryland; Detroit, Michigan; Newark, New Jersey; Oakland, California; Philadelphia, Pennsylvania; and Richmond, Virginia. The 13 papers (in two volumes) are divided into five sections on study descriptions and study questions; capabilities and circumstances of unwed parents; the effects of father involvement; parents' relationships; local policy environments in the cities; paternity establishment; and the effects of policies on family formation. (Contains 70 references.) (SM)

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Fragile Families and Welfare Reform: An Introduction

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The *Personal Responsibility and Work Opportunity Reconciliation Act of 1996* (PRWORA) is designed to shift more of the responsibility for poor children from government to parents. To accomplish this goal, the new law requires welfare clients to work and limits the total number of years they can receive public assistance. In addition, the legislation strengthens child support enforcement and, because many children on welfare were born to unmarried parents, requires states to strengthen paternity establishment. Taken together, these new laws promote marriage and family formation by making it nearly impossible for single mothers to rely on welfare for long periods of time and by making it increasingly difficult for non-resident fathers to avoid supporting their children.

Many people believe that the children of poor single mothers would be better off if their mothers worked and their fathers were more involved in their lives. According to this view, working improves a mother's economic independence, mental health, and self-esteem, which increase parenting skills. Similarly, paying child support is expected to strengthen the bond between fathers and children and encourage fathers to become more involved with their children. Greater father involvement is expected to increase economic security and make mothers and children better off.

Others are much less sanguine about the new legislation. They argue that forcing poor mothers to work at minimum wage jobs will reduce the amount of time they have to spend with their children without improving the economic status of their families. Thus both the quantity and the quality of mothering are likely to decline. They also worry that forcing poor fathers to pay child support may lead to conflict between the parents and, in some cases, domestic violence. If conflict is high and if fathers are violent, greater father involvement might reduce rather than increase child well-being.

A third possibility is that the effects of TANF will depend upon other environmental factors such as the strength of the labor market and availability of other more universal public supports for families with children. For example, publicly provided childcare, on a non-categorical basis not subject to excessive means testing, would likely mitigate the ill effects and magnify the good effects of TANF. Universal health care coverage would have similar effects. Conversely, a weak labor market is likely to magnify the ill effects and mitigate the good effects of TANF.

In order to determine which of these scenarios is correct, we must know the answers to the following questions:

- *What are the resources and capabilities of parents likely to be affected by TANF? Are they capable of supporting themselves and their children? Are they likely to be good parents?*

- *What is the nature of parents' relationships? Will they be able to cooperate in raising their child?*

- *Is greater father involvement good for mothers and children?*

- *What is the nature of the local policy and labor market environments? How is PRWORA being implemented? What supports are available to families outside welfare?*

If parents' individual resources are adequate and if their relationship is cooperative, greater father involvement is likely to benefit children. Moreover, if the local policy environment is "family friendly" and if the labor market is good, we would expect to find more marriage and better child outcomes. Conversely, if parents lack the ability to support even themselves, if their relationships are hostile, and if local policies and labor market conditions are harsh, the new welfare legislation may turn out to be a disaster for parents and children.

The papers in the special issue are designed to provide preliminary answers to the set of questions outlined above. The analyses are based on data from a new study of *Fragile Families and Child Well-being*.[1] These data are uniquely suited to answer the questions. The study follows

[1]Funding for the Fragile Families and Child Wellbeing Study comes from National Institute of Child Health and Human Development (NICHD), California HealthCare Foundation, Commonwealth Fund, Ford Foundation, Foundation for Child Development, Fund for New Jersey, William T. Grant Foundation, Healthcare Foundation of New Jersey, William and Flora Hewlett Foundation, Hogg Foundation, Christian A. Johnson Endeavor Foundation, Kronkosky Charitable Foundation, Leon Lowenstein Foundation, John D. and Catherine T. MacArthur Foundation, A.L. Mailman Family Foundation, Charles Stewart Mott Foundation, National Science Foundation, David and Lucile Packard Foundation, Public Policy Institute of California, Robert Wood Johnson Foundation, St. David's Hospital Foundation, St. Vincent Hospital and Health Services, and the U.S. Department of Health and Human Services (ASPE and ACF). We are grateful to Ofira Schwartz for help with data management and analysis and Christina Norland for editorial assistance.

a new birth cohort of approximately 4700 children, including 3600 children born to unmarried parents and 1100 children born to married parents, in 20 cities throughout the United States. When complete, the data will be representative of all non-marital births and "nearly representative" of marital births in U.S. cities with populations of 200,000 or more. In addition, in 8 cities with extreme environments in terms of welfare, child support and labor markets and in 4 cities with extremely high poverty rates, sample sizes will be large enough to permit cross-city comparisons. Mothers are interviewed in the hospital soon after birth. Most fathers are also interviewed in the hospital. Follow-up interviews are planned for when the child is 12, 30, and 48 months old. The papers in the special issue are based on data collected from 2325 mothers and 1759 fathers at birth in seven cities: Austin, Texas; Baltimore, Maryland; Detroit, Michigan; Newark, New Jersey; Oakland, California; Philadelphia, Pennsylvania; and Richmond, Virginia. Nancy Reichman, Julien Teitler, Irwin Garfinkel and Sara McLanahan describe more detailed information on the design and implementation of the survey and the demographic characteristics of the sample in the first 7 cities in the next paper.

We use the term *fragile families* to underscore the fact that most unwed parents and their children are families and most are vulnerable, not just because of their marital status, but also because of their economic status. The *Fragile Families and Child Wellbeing* data are well suited for studying the effects of welfare reform on parents and children for several reasons. First, unwed mothers have the highest rates of welfare use of all mothers, and therefore they are disproportionately affected by welfare reform (Bane & Ellwood, 1994). Second, unwed fathers are less likely to live with their children than other fathers, and thus they are disproportionately affected by paternity and child support legislation. Third, the new survey interviews both fathers and mothers, which allows researchers to examine parents' capabilities and relationships from these two perspectives. And finally, because data are collected in cities with very different welfare, child support policies and labor market conditions, researchers can compare the effects of social welfare policy regimes on parents' capabilities and relationships and, ultimately, on children's well-being.

The special issue consists of two parts published in separate volumes of Children and Youth Services Review. The thirteen papers in the two volumes are divided into five sections. Section one contains this introduction and overview chapter as well as a paper describing the Fragile

Families Study in more detail. The remaining four sections address the four questions posed above. Section two contains three papers that examine the capabilities and circumstances of unwed parents. The first paper looks at mothers' resources with a special focus on earnings capacity, and the second and third papers look at fathers' earnings and health. Section three contains two papers: one that looks at the effects of father involvement on mothers' health behavior during pregnancy, and another that looks at the effects of father involvement on birth outcomes. The three papers in section four examine the parents' relationship. The first paper looks at what parents say about their chances of marriage, the second examines what parents say about the rights and obligations of unwed fathers, and the third describe fathers' contributions to children before and right after birth. The fifth and final section contains three papers, including a paper that describes the local policy environment in each of the seven cities, a paper that examines paternity establishment at the state and local levels, and a paper that looks at the effects of policies on family formation. Sections 1, 2 and 3 are printed in this volume. Sections 4 and 5 are in the next volume.

Summaries of Papers

The Capabilities and Circumstances of Unmarried Parents

The papers in this section examine parents' physical and mental resources as a first step in assessing the potential impact of welfare reform on these families. In the first paper, *Capabilities and Employability of Unwed Mothers*, Aurora Jackson, Marta Tienda and Chien-Chung Huang (2001) examine the role of welfare in the lives of unwed mothers and ask whether these mothers would be capable of supporting their families in the absence of welfare. The paper, like others in this volume, distinguishes amongst sub-groups of unwed mothers—those who cohabit, those do not cohabit but are still romantically involved with their child's father, and those who are no longer romantically involved with the fathers —and compare these mothers to married mothers.

They find that single mothers support their families by combining instrumental and financial support from family, friends and the baby's father. The household income of the average unwed mother is ($22,426), much lower than the income of the average married mother ($51,993). The

most important source of income for unwed mothers is their own earnings. Sixty percent of these women had earnings in the previous year; nearly half received welfare. By comparison, only 13% of married mothers received welfare in the past year. Surprisingly, welfare receipt is nearly as common among cohabiting unwed mothers as it is among non-cohabiting mothers. Yet welfare accounts for only 3% of cohabiting mothers' household incomes as compared to 5% of non-cohabiting mothers' income. About 30% of unwed mothers received financial help from family and friends during the past year. Finally over 80% of mothers who are still romantically involved received financial support from the fathers as compared to 38% of mothers who are not romantically involved.

The ability of unwed mothers to support themselves independent of welfare is ambiguous. On the one hand, these mothers are poorly educated. Forty percent do not even have a high school education. Another 36% have only a high school degree, and just 3% have graduated from college. On the other hand, most mothers are in good or excellent health, 89% have some work experience, 96% report no problem with drugs or alcohol, and 95% report no domestic abuse.

If we look at whether a mother has at least one barrier to employment, the picture is either a bit less or a lot less optimistic--depending upon how broadly barriers to employment are defined. If we define barriers to employment as poor health, substance abuse, and domestic violence, we find that less than 15% of the unwed mothers who received welfare last year have one or more barriers. If we use a broader definition, including being under age 20, having no high-school degree, no work experience, and 3 or more children, nearly two-thirds of the mothers have at least one barrier. Married mothers are about half as likely as unmarried mothers to have a barrier to employment. Surprisingly, unwed mothers who do not receive welfare have about as many barriers as mothers who do receive welfare.

Finally, the authors find that if unwed mothers on welfare were to work full time full year, more than half would earn less than $13,564. Mothers without a cohabiting partner are the most vulnerable economically: they are the least employable and they are the most likely to experience multiple barriers to market entry. To escape poverty and attain a decent standard of living, unwed mothers will need more support from family, friends, the baby's father, and the government.

In *Regular and Irregular Earnings of Unwed Fathers,* Lauren Rich (2001) addresses a fundamental question raised by welfare reform—can nonresident fathers afford to pay child support? Answering this question has proven difficult in the past because most nationally representative data sets seriously under-count nonresident fathers, particularly unwed fathers.

tative data sets seriously under-count nonresident fathers, particularly unwed fathers. Existing data also lack information on irregular employment, which may be an important source of income for some nonresident fathers. Rich transcends these difficulties by utilizing data from the Fragile Families Study. She finds that, on average, unwed fathers earn about $17,000 a year, about half of what married fathers earn. Based on the information from mothers about fathers who were and were not interviewed, she finds that the difference in earnings between these two groups of men is small. Similarly, the difference in earnings between cohabiting and non-cohabiting fathers is small.

Nearly 30% of unwed fathers earn some income from underground sources, which increases the estimated earnings of these men by 20 percent. Even so, underground earnings account for only a small proportion—about 5 percent—of unwed fathers' total earnings. Total earnings of fathers with irregular sector employment are equal to regular sector earnings of fathers with no irregular employment, leading Rich to hypothesize that underground earnings make up for difficulties in finding or holding jobs in the regular sector.

According to the Wisconsin child support guidelines, a nonresident father with one child should pay 17% of his income in child support. Based on this standard, the average nonresident father in the Fragile Families sample would be expected to contribute nearly $3000 per year for one child. This would constitute a non-trivial addition to the incomes of the single mothers described by Jackson, Tienda and Huang (2001). However, Rich warns that too stringent enforcement might drive poor fathers deeper into the underground economy.

In *Health Status and Behaviors of Unwed Fathers*, Melvin Wilson and Jeanne Brooks-Gunn (2001) examine fathers' physical health, emotional distress, and substance use. Their premise is that such capabilities are fundamental to fathers' ability to hold a steady job, to their continuing involvement with the mother and child, and to the likelihood of family conflict and domestic violence. If the health status and health behavior of unmarried fathers is good, welfare reform and child support enforcement should increase fathers' involvement and make mothers and children better off. Conversely, if a large proportion of unmarried fathers are in poor mental health or have problems with drugs or alcohol, such policies may increase conflict and domestic violence, leaving mothers and children worse off.

To assess the health status of unmarried fathers, these authors use married fathers as a baseline. They find that the health status of both groups of men is good. Only 8% of married and un-

married fathers describe their health as "poor or fair." Reported alcohol and illicit drug use is also low, although higher for unmarried fathers than for married fathers. Mental health status is also better for married men than for unmarried men. Among married fathers, only 1% of married fathers report a high number of depressive symptoms and only 9% report a moderate number of symptoms. Among unmarried fathers, the numbers are 3% and 19%.

While most unwed fathers appear to be in relatively good health, certain subgroups of fathers are in much worse shape. Men who are no longer romantically involved with the mothers of their child, for example, are much more likely to abuse substances and to report high depressive symptoms than men who are cohabiting with the mother. Indeed nearly half of the small group of fathers who are no longer even friends with the mother report two or more risky health behaviors. Furthermore, although the overall numbers reported by Wilson and Brooks-Gunn are reassuring, these estimates are likely to understate the prevalence of health problems. Fathers who refused to participate in the study or who could not be located (25% of all unmarried fathers) are likely to have more health and mental health problems than the fathers who were interviewed. For example, according to mothers' reports, fathers who were not interviewed were twice as likely to have been violent toward the mothers as fathers who were interviewed.

Wilson and Brooks-Gunn note that differences among subgroups of fathers probably predate the decisions to marry, cohabit, or end their relationship with the mother. Indeed, men who use drugs and are in poor health are not seen as good prospects for marriage because of their lower earnings capacity, relational conflict and, possibly, propensity for violence. The authors also point out that the relatively good health of cohabiting fathers is likely to lead to more paternal involvement and more stable relationships as well as to higher earnings throughout the child's early years.

The results of this study lend some credence to the perspective taken by Edin (1997), who has argued that mothers (and prospective mothers) are unlikely to marry or live with fathers who have mental health problems (including substance abuse, conduct disorders, and depression). They also serve as a warning to policy makers that some non-resident fathers are not in a position to assume greater responsibility for their child and that forcing them to do so may have negative consequences for mothers and children.

Early Child Outcomes

The two papers in this section examine whether greater father involvement, as encouraged by new welfare and child support laws, is likely to have a positive or negative effect on mothers and child. In *Father Involvement, Child Health and Maternal Health Behavior* Julien Teitler (2001) looks at whether father involvement during the pregnancy and around the time of birth is associated with more positive health behaviors on the part of mothers and with better birth outcomes for children. To measure father's involvement, Teitler looks at several indicators, including whether the father provided financial or other support during the pregnancy, whether he plans to provide support in the future, and whether he visited to the mother and baby at the hospital. Teitler also looks at whether the father plans to put his name on the birth certificate and whether the baby will take the father's surname. He also compares unmarried with married fathers in some of his analyses. To measure maternal health behavior, he looks at the timing of mothers' prenatal care and use of drugs, alcohol and tobacco during pregnancy. To measure child outcomes, he uses birth weight.

The results show that some types of father involvement have a positive effect on mothers' health behavior and baby's birth weight. The strongest and most consistent effects are found for married versus unmarried couples. Marriage is positively associated with prenatal care and negatively associated with drug use, alcohol use, and smoking. Marriage also reduces the risk of low birth weight. Among unmarried mothers, cohabitation increases the likelihood of early prenatal care and reduces the likelihood of drug and alcohol use. Fathers showing up at the hospital also increases prenatal care and reduces drug use. The other coefficients are in the expected direction although they are not statistically significant.

Teitler warns that his results should not be interpreted as showing that marriage and cohabitation *cause* better health behavior and pregnancy outcomes. Like Wilson and Brooks-Gunn (2001), he notes that parents who decide to marry are likely to be different from parents who chose other arrangements, and that better health behavior and birth outcomes among married mothers may be due to selection rather than to marriage. Likewise, it is possible that mothers' health behavior during pregnancy affects her relationship with the father—fathers may be more likely to commit to mothers who take good care of themselves and the baby—in which case, mothers' behavior is causing father involvement.

In *Low Birthweight: Do Unwed Fathers Help?* Yolanda Padilla and Nancy Reichman (2001) investigate whether father involvement during pregnancy affects the birth outcomes of unmarried mothers. The authors also ask whether differences in father involvement and social support can account for the Mexican American epidemiological paradox—the fact that Mexican American mothers have much better birth outcomes than African American mothers, even though they are equally disadvantaged in terms of income and access to prenatal care.

These researchers measure father involvement by looking at parents' relationship status (whether they are in a cohabiting, romantic non-cohabiting, or other relationship) and whether the father made financial contributions to the mother during the pregnancy. To measure social support, they look at whether the mother lives in a safe neighborhood, how often she attends church, whether she receives support from her family, and whether she lived with both parents until age 15.

As expected, Padilla and Reichman find that among unmarried mothers who are still romantically involved with the father, cohabitation is associated with better birth outcomes (higher birth weight). In addition, the provision of cash support from the father during the pregnancy is associated with better birth outcomes. At first glance this last finding appears to be inconsistent with Teitler's (2001) results. However, on closer inspection we see that that the coefficients are similar in the two papers and the difference is simply a matter of statistical significance.

Although father involvement—as measured by financial contributions and cohabitation—is related to improved birth outcomes, it does not account for the Mexican American epidemiological paradox. Being Mexican American reduces the odds of having a low birth weight baby by half (relative to blacks), even after controlling for father involvement, social support, and a host of other variables. Thus the epidemiological paradox continues to merit further study.

Parents' Relationships

The papers in this section examine the relationships between unwed parents and between fathers and children. In *High Hopes: Unwed Parents' Expectations about Marriage,* Maureen Waller (2001) argues that if policy makers and practitioners understand parents' intentions to marry, they will be in a better position to determine when it is appropriate to encourage marriage

and when it is not. In her analysis, she looks at what parents say about their chances of marriage and what factors determine high expectations of marriage. She finds that most unwed parents are very optimistic about their future together. Seventy percent say that their chances of marriage are 50% or better. For cohabiting parents, the number is even higher, over 90 percent. From this, Waller concludes that a majority of unwed parents have "high hopes" for the future of their relationship.

Waller also looks at the factors that determine optimism about marriage, including employment status, race and ethnicity, attitudes toward marriage, drug and alcohol use, relationship quality, and living arrangements. For mothers, father's employment, being white or Hispanic, believing that marriage is beneficial, and (not surprisingly) cohabitation all increase the likelihood that a new mother will say that her chances of marrying the father are high. Father's drug and alcohol problems, domestic violence, gender distrust, and parental conflict also reduce expectations of marriage. For fathers, the pattern is similar. Being white or Hispanic, believing that marriage is beneficial and cohabitation all increase optimism, whereas conflict, physical violence (on the part of the mother), and gender distrust reduce optimism. In two areas the pattern of effects is different for fathers and mothers: father's employment status and mother's drug and alcohol use do not affect father's expectations of marriage.

From a public policy perspective, Waller's results have two somewhat contradictory implications. On the one hand, her finding that most new unmarried parents have 'high hopes' for marriage suggests that the pro-marriage strategy may work for a majority of new unwed parents. On the other hand, the finding that some parents have problems with drugs, alcohol, and physical violence suggests that the marriage strategy will not work for everyone. Indeed, as Wilson and Brooks-Gunn point out in their paper, encouraging marriage among the latter group of parents may not only be ineffective but also harmful to children.

In *Norms about Unwed Fathers Rights and Obligations*, I-Fen Lin and Sara McLanahan (2001) look at whether stronger child support enforcement may have unintended negative consequences for children. The authors begin by noting that PRWORA includes a number of provisions designed to increase the amount of child support paid by nonresident fathers. Mothers who apply for public assistance are required to identify the father of their child, to establish paternity (if the child is born outside marriage), and to cooperate with the state agency in obtaining a child support order. According to these researchers, forcing fathers to pay child support, especially

never married fathers, may increase resentment toward the mother, thus leading to greater parental conflict. They also argue that fathers who pay child support are likely to demand more time with their child, which also may lead to greater conflict if mothers resist their demands. While researchers disagree about the benefits associated with greater father involvement, there is widespread consensus about the potential harm associated with high levels of parental conflict (Emery 1994).

To answer their question, the authors look at parents' responses to several questions about whether nonresident fathers should pay child support and whether they should be able to see their child and make decisions about how their child is raised. They compare mothers and fathers, and they look at how relationship status—married, cohabiting, romantic and living apart, and non-romantic—affects parents' attitudes. Finally, they examine whether living in a city with tough child support policies is related to parents' attitudes about fathers' rights and obligations.

The results are reassuring. The findings show that only 7 percent of fathers object to child support and less than 3 percent of mothers object to fathers seeing their child and making decisions about how the child is raised. Although they find no evidence that tough child support enforcement affects parents' attitudes toward child support obligations, they do find weak evidence that tough enforcement increases the odds that mothers will object to fathers' rights. Since their measure of tough enforcement is based on one city—Richmond, which may not have been so tough by 1997—the authors note that it is too early to draw strong conclusions about policy effects.

The results of this study must be viewed with caution for several reasons. First, the study looks at attitudes rather than behavior. Thus, although the vast majority of unwed fathers do not oppose child support in principle, we do not know how these men would behave if they were ordered to pay. As Rich shows, many of the fathers in the Fragile Families Study are poorly prepared to assume financial responsibility for their children. Second, the attitude questions do not specify the amount of child support, nor do they specify that child support is court ordered. If the question had mentioned the formal system explicitly, the percent of fathers who object would probably have been higher. Finally, most of the parents in this study were still romantically involved with one another at the time they were interviewed. Once the relationship ends, fathers are more likely to object to paying child support (as much as 50 percent) and mothers are more likely to object to fathers visiting the child and making decisions about how the child is raised.

Waldo Johnson's study, *Paternal Involvement among Unwed Fathers* (2001) addresses the question of whether stronger child support enforcement can succeed in getting fathers more involved with their children. He argues that success will depend in part on the motivation of the fathers and the extent to which they *want* to be involved in raising their child. If, as some studies suggest, a high proportion of unwed fathers are committed to their children, than policies aimed at establishing paternity and collecting child support are likely to be effective. However, if a large proportion of fathers are unwilling (or unable) to provide support, than the child support strategy is not likely to work.

Johnson looks at several indicators of fathers' involvement similar to Teitler in the earlier paper, including whether the father provided financial or other support during the pregnancy, whether he plans to provide support in the future, and whether he visited to the mother and baby at the hospital. Johnson also looks at whether the father plans to put his name on the birth certificate and whether the baby will take the father's surname. Drawing on previous research, Johnson hypothesizes that father involvement will be positively associated with the quality of the parents' relationship, fathers' ability to pay support, fathers' attitudes towards 'fatherhood,' whether he lived with both parents growing up, and fathers' religious commitment.

Johnson finds that most fathers are highly involved with the mothers of their child at the time of the birth. Two factors stand out as strong predictors of fathers' involvement: having a job and having a close relationship with the mother. Employed fathers are nearly twice as likely to provide financial support during the pregnancy as non-employed fathers and they are 2.5 times as likely to visit the hospital. Fathers who are cohabiting are 3 times as likely to visit the hospital as fathers who are romantically involved but not cohabiting, and 14 times as likely to visit the hospital as fathers who are not romantically involved. Surprisingly, father's education, family values, and church attendance are not related to father involvement. Indeed, high levels of church attendance (once a week or more) as associated with *less* father involvement.

Policy Environments and Effects

In the beginning of this introduction, we argued that in addition to individual capacity and relationship quality, local policies and labor market conditions would play a major role in deter-

mining the outcomes of welfare reform. Even if parents are inclined to marry and raise their child together, if jobs are not available, child support enforcement is weak, welfare benefits are high, and more universal supports are low, parents will face substantial obstacles and disincentives to marry. Conversely, if the local labor market is strong, child support enforcement is strong, welfare benefits are low, and more universal benefits are high, unwed parents may be more inclined to live together and to marry. The papers in this section take a first step toward understanding how welfare reform may play out in the future by examining local policies and conditions and by providing a preliminary analysis of the effects of local environments on marriage and family formation.

In *Social Policies and Labor Markets in Seven Cities* Kristen Harknett and her colleagues (2001) provide information on local labor market conditions and policies in the first seven cities of the Fragile Families Study. The authors find substantial and interesting variation in the welfare, childcare, child support, and labor market regimes within the seven cities-states.

Austin, Texas represents extreme environments in terms of all four dimensions: welfare generosity, non-welfare generosity, child support strictness, and labor market quality. Austin has low welfare, low non-welfare family supports, lax child support enforcement, and negligible unemployment. The first and last factors should encourage and the two middle factors should discourage marriage. Only the last factor promotes security and economic well-being.

Richmond, Virginia also has low welfare, low support outside welfare, and unemployment--though none are quite as extreme as in Austin—but child support enforcement is much stronger in Virginia than in Texas.

Oakland, California, along with Austin and Richmond has a very tight labor market. Like Austin and Richmond, Oakland provides little childcare subsidies outside welfare. Like Texas, but unlike Virginia, California's child support enforcement system is weak: its proportion of TANF cases with a child support payment is the lowest amongst our 7 cities. On the other hand, unlike Texas, and like Richmond, California's paternity establishment rate is high. But California is at the opposite extreme of Austin and Richmond in terms of welfare benefits, providing the highest welfare benefits in the country. While the tight labor market in Oakland should promote family formation, high welfare benefits, low non-welfare supports and weak child support enforcement should have the opposite effect.

The remaining 4 cities have much weaker labor markets. Only Newark has both a higher unemployment rate and lower employment growth rate than the national average, but employment growth rates in Baltimore, Detroit, and Philadelphia are all below the national average.

Detroit, Michigan, along with Oakland, California stands out as providing the highest welfare benefits. Michigan also stands out in promoting work outside welfare by subsidizing childcare for 65% of all children under age 5. Child support enforcement in Michigan is strong: It has the highest proportion of TANF cases with payments. But its paternity establishment rate is only average.

Philadelphia, Pennsylvania has a strong child support enforcement system by both our measures. It has the highest paternity establishment rate and the second highest proportion of TANF cases with child support payments. Welfare benefits in Philadelphia are only average. This is true for Newark and Baltimore as well. Indeed, unlike the other cities, Baltimore is average in nearly all dimensions.

In short, there is substantial variation across the seven cities in labor markets, welfare, supports outside welfare and child support policies. The challenge will be to sort out the effects of particular policies.

Child Support Enforcement and In-Hospital Paternity Establishment in Seven Cities by Mark Turner (2001) goes beyond Harknett et al., (2001) to study child support enforcement regimes in greater depth. To the indicators that are used by Harknett et al., Turner adds additional information on in-hospital paternity establishment. He finds that Texas has the weakest or next-to-weakest in-hospital paternity establishment programs and California has the strongest or next-to-strongest. These findings are consistent with the Harknett et al.'s finding that Texas is weak and California is strong on paternity establishment.

Turner also uses data from the Fragile Families Study data to examine the percentage of mothers and fathers in each city who report they were approached in the hospital about paternity establishment. Although, parents could have been approached about in-hospital paternity establishment subsequent to being interviewed for the Fragile Family study, as Turner suggests, there is no reason to suspect that this would vary across cities. Consequently, the percentage of parents approached in each city is likely to be a good indicator of the degree to which an in-hospital paternity establishment program has been implemented. According to the Fragile Family data, Oakland and Austin stand out as being at the top and the bottom with respect to paternity establish-

ment. The difference is enormous. In Oakland about half of the mothers and fathers report being approached. In Texas the proportions are both under 10%.

Richmond, Virginia appears to be second, with respect to the percentage of parents who report being approached about paternity establishment (31%). Detroit and Philadelphia are close to Richmond, with 25% of parents reporting being approached. Surprisingly, the proportion of mothers and fathers approached in Newark, New Jersey is even lower than the proportion in Austin, Texas. This finding is surprising because the data on in-hospital paternity establishment at the state level suggest that New Jersey has the strongest in-hospital paternity establishment program in the 7 cities. The disparity suggests that Newark may be quite different from the rest of the state.

In the last part of his paper, Turner utilizes multiple regression analysis to show that the differences between cities in the proportions of unwed parents that are approached about establishing paternity do not disappear after controlling for differences in the demographic compositions of the unwed parents. Turner does find that hospitals with a formal program and a high ratio of in-hospital child support staff per non-marital birth do succeed in approaching a higher proportion of mothers about establishing paternity. Subsequent data will indicate whether this resulted in higher paternity establishment rates.

In the last paper in this section, *Welfare, Child Support and Family Formation*, Ronald Mincy and Allen Dupree (2001) argue that the simple dichotomy between marriage and non-marriage does not adequately capture the range of fathers' commitments to children. Father commitment ranges from being married, to cohabiting, to living apart from the mother but being involved in the child's life, to complete non-involvement. Most important, the authors argue that the effects of welfare and child support policy on whether fragile families live together may be different and opposite from the effects on marriage. In particular, welfare may encourage family formation up to marriage because welfare does not penalize cohabitation and thereby increases the economic security of the couple.

In their empirical work, Mincy and Dupree utilize data on unwed parents' future plans as reported by the mother. (Whether mother or father reports are used matters little.) They develop a new four-tiered measure of father commitment to child-rearing based on whether the father plans to (1) marry the mother, (2) cohabit with the mother and child, (3) live apart from but be involved with child, and (4) neither live with nor be involved in the child's life. Finally, they ex-

amine the effects of mothers' and fathers' characteristics and capabilities, welfare and child support policies on this four-tiered measure of planned future involvement.

Their findings are interesting and provocative. Consistent with other studies, employment increases the odds of a father being involved. Male employment also improves the chances that the couple will pursue higher levels of family formation. Female employment tends to have the opposite effect on the father's involvement in the child's life. More educated fathers are more likely to be in a couple that plans to get married. By contrast, more educated mothers are less likely to plan to have the father of their children involved in the child rearing process. The findings for mothers' employment and education suggest that there is asymmetry between the effects of mothers' and father's prospects. Though there are no race differences in the proportion of fathers who plan to be involved, black couples are much less likely than white or Hispanic couples to plan on marriage or living together.

Finally, Mincy and Dupree find support for their hypothesis that generous welfare benefits promote positive family formation and stringent child support enforcement undermines family formation. More generous benefits appear to support family formation, but have little effect on marriage plans. Similarly, increased access to benefits, as measured by the percent of applications accepted, also increases the likelihood that couples plan to form a family after having a child out-of-wedlock. Couples that live in states with stronger child support enforcement are less likely to form families. As the authors note, however, their results for welfare and child support should be treated as preliminary and approached with caution. The results are based on data from only 7 cities, making it impossible to control for all relevant differences across cities. In addition, the results may be attributable to selection bias. Unwed couples that live in cities with welfare and child support policies that promote marriage will consist disproportionately of couples with bad future prospects for marriage and more generally family formation.

Implications For Policy

The early findings from the Fragile Families survey reported in this chapter have important implications for social policy, particularly welfare and child support policy. Because these new parents are unmarried, child support policies will affect them all. Because a large proportion of

these couples have low earnings capacity, welfare policies are also likely to play a major role in their family formation decisions.

Strengthening Bonds in Fragile Families

That public policy should strive to reinforce the bonds between unwed fathers and mothers is not obvious. If a large proportion of either the mothers or the fathers had no interest in, or were hostile to, co-parenting their child, attempts to strengthen these fragile family ties might be futile at best and harmful at worst. We know that high levels of parental conflict are harmful to children (Emery, 1994) and encouraging co-parenting among parents who do not get along is likely to increase parental conflict. One of the most important findings from the Fragile Families survey is the fact that the vast majority of unwed parents view themselves as families. At the time of the child's birth, over 80 percent of unwed parents are still in a romantic relationship. As reported by Waller (2001) and Johnson (2001) respectively, over 70 percent believe their chances of marriage are good, and over 90 percent of the mothers and fathers want the father to be involved in raising the child. These findings suggest that, at a minimum, policies designed to strengthen fragile families are consistent with parents' objectives and therefore not foredoomed to failure.

Similarly, if many unwed fathers were violent towards the mothers, or were drug or alcohol abusers, promoting father involvement might not be in the best interest of mothers and children. Many critics of welfare reform and stronger child support enforcement have argued that these policies are likely to increase domestic violence. Again, the information presented in this volume suggests that only a small fraction of unwed fathers pose such a threat to the mother and child. Only 12 percent of mothers report that the father has a problem with drugs or alcohol, and only 6 percent report that he is physically abusive. Moreover, some mothers who report that the father is abusive or has a problem with drugs or alcohol are *currently in a romantic relationship with the father and want him involved in raising the child.* Thus, even in problem cases, there are good reasons for treating unwed parents as a family unit and for trying to shape programs that help them deal with their problems (e.g. conflict resolution, drug and alcohol treatment). Finally, the findings by Padilla and Reichman (2001) suggest that greater father involvement is associated with positive birth outcomes.

Given that strengthening fragile families appears to be a reasonable objective, we must ask if our current policies are consistent with such a goal. In many ways, current welfare and child support policies undermine rather than strengthen fragile family ties. To the extent that welfare policies or practices favor one-parent families over two parent families, they discourage marriage and cohabitation and push fathers out of the picture. Under the old AFDC program, two parent families in which the father worked more than 100 hours per month were not eligible for assistance. Many states restricted eligibility of two parent families in other ways. More recently, state TANF programs appear to have reduced or eliminated most of these restrictions for two parent families.

The absence of categorical restrictions, however, is not sufficient to make welfare policy neutral with respect to family formation. Because welfare is income tested and because our system of public assistance tries to capture the economies of scale that come from living together, it encourages couples in which the father has earnings and the mother does not work to live apart (or feign living apart) from one another. Because ascertaining whether a couple lives together is costly and because marriage creates the presumption of cohabitation, welfare encourages cohabitation over marriage.

One way to reduce the disincentives to marriage in welfare policy is to ensure that fathers who live apart from their children pay child support. Child support increases the cost of living separately. During the last 20 years, we have made substantial headway in increasing paternity establishment and child support payments among unwed fathers. [For a more complete discussion of this issue, see *Fathers Under Fire*, Garfinkel et al. 1998.]. Further progress along these lines is desirable. But child support enforcement alone will not be sufficient. As suggested by the Mincy results and discussed in more detail below, if child support obligations are grossly inconsistent with fathers' ability to pay, they may drive fathers away and discourage father involvement.

Another way to reduce the disincentives to marriage in welfare policy would be to count only a portion of father's earnings when determining eligibility and benefits for TANF. The problem with this solution is that it would increase welfare costs and caseloads. The time limits and work requirements that are part of TANF limit these extra costs, however. A third way to encourage marriage among fragile families is to expand policies outside welfare. The Earned Income Tax Credit is a good example of a policy that does just this. A father with earnings of $10,000 and a

mother with one child and no earnings stand to gain over $3000 from the EITC if they live together. Unfortunately, the EITC, like the income tax of which it is a part, contains marriage penalties. If both parents work and each earn modest amounts—e.g. $12,000—the EITC benefit will be higher if the parents live apart.

The incentives in the EITC and child support are more recent and less well understood than the disincentives in the welfare system. So part of the problem is knowledge. Welfare, paternity establishment and child support, and other programs need to do a better job of informing unwed parents about the relative benefits and costs of living together and getting married. It would also be helpful, though somewhat costly in terms of revenues lost, to eliminate the marriage penalties in the EITC and, more broadly, the federal income tax.

Addressing Fathers' Low Earnings Capacity

The findings presented by Rich (2001) show that a substantial proportion of unwed fathers is not able to pay much child support. A major problem with the current child support system is that it frequently imposes child support obligations on low-income fathers that are unreasonably high. A large number of these unrealistic obligations arise because child support agencies or the courts base orders not on fathers' actual earnings, but on presumptive minimum earnings (e.g. the minimum wage times full time, full year work) or on how much the father earned in the past. Some fathers are required to pay back the mother's welfare or Medicaid costs. Finally, many fathers who become unemployed or incarcerated build up huge arrearages during these periods of unemployment. Such onerous child support obligations are rarely paid in full; but they do prompt fathers to avoid legitimate work where their wages are easily attached, and they breed resentment on the part of fathers and mothers towards the system and perhaps each other. Given what we know about the low earnings capacity of many unwed fathers, these practices are not likely to be effective and they are likely to have unintended negative consequences.

The most fundamental problem with the public child support system is that it does almost nothing to help fathers meet their obligations. At its inception, the federal office of child support enforcement viewed itself exclusively as a law enforcement agency. Federal and state offices of child support enforcement have come a long way since the early 1980's—including co-sponsoring experiments to help fathers obtain access to their children and experiments such as

Parents Fair Share to help fathers meet their child support obligations. But isolated experiments are not the same as institutional change. It is particularly important for low-income fathers that child support enforcement becomes a social welfare as well as a law enforcement agency. Only a small proportion of divorced fathers need help meeting their child support obligations. In contrast, a substantial proportion of unwed fathers need help. Whereas middle class fathers typically establish visitation rights as part of their divorce agreements, low-income fathers do so only rarely. This is because child support orders for low-income fathers are initiated by a state agency.

More generally, welfare and child support need to become father-friendly and family friendly. If the parents reside together, they should be treated as a family by TANF, and services should be provided to fathers as well as mothers. The services for fathers, like those for mothers in TANF, should be geared primarily towards obtaining employment. Unlike TANF, we would recommend that in cases where either the mother or father demonstrates the potential to benefit from educational or other human investments, welfare support the upgrading of human capital.

Aside from establishing paternity, fathers who live with the mother and child should not be required to pay child support. At the same time, some portion (but less than 100%) of the father's income should be counted in determining the mother's welfare eligibility and benefit level. If the parents live apart, fathers should be required to pay child support; but the amount of the obligation should be proportional to fathers' ability to pay. Paternity establishment and child support enforcement should also help fathers establish their rights to visitation. In short, both child support enforcement and welfare need to provide services to low income fathers to help them make the best possible use of their limited human capital and, where appropriate, to encourage them to upgrade their human capital.

The birth of a child is a very special moment for both parents. Thus establishing the paternity of unwed fathers at the hospital gives the child support enforcement system a unique entrée into the lives of unwed mothers and fathers. Targeting services, such as education and job training, conflict resolution, and drug and alcohol treatment, on fathers soon after the birth of their new baby is also likely to have a greater payoff than offering services to fathers years later, after their relationship with the mother has ended.

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